



1985

ANNUAL REPORT

BUSINESS OF 1985 AND 1984

SUPERINTENDENT OF INSURANCE

**DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND**

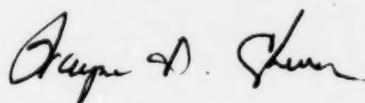
Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Lloyd G. MacPhail
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1985.

I have the Honour to Be,
Sir;
Your Obedient servant,

A handwritten signature in dark ink, appearing to read "Wayne D. Cheverie". The signature is fluid and cursive, with the first name "Wayne" and last name "Cheverie" clearly distinguishable.

Wayne D. Cheverie, Q.C.
Minister of Justice and
Attorney General



PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

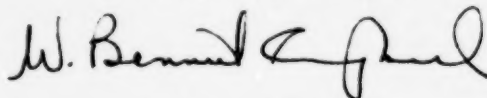
Honourable Wayne D. Cheverie, Q.C.
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

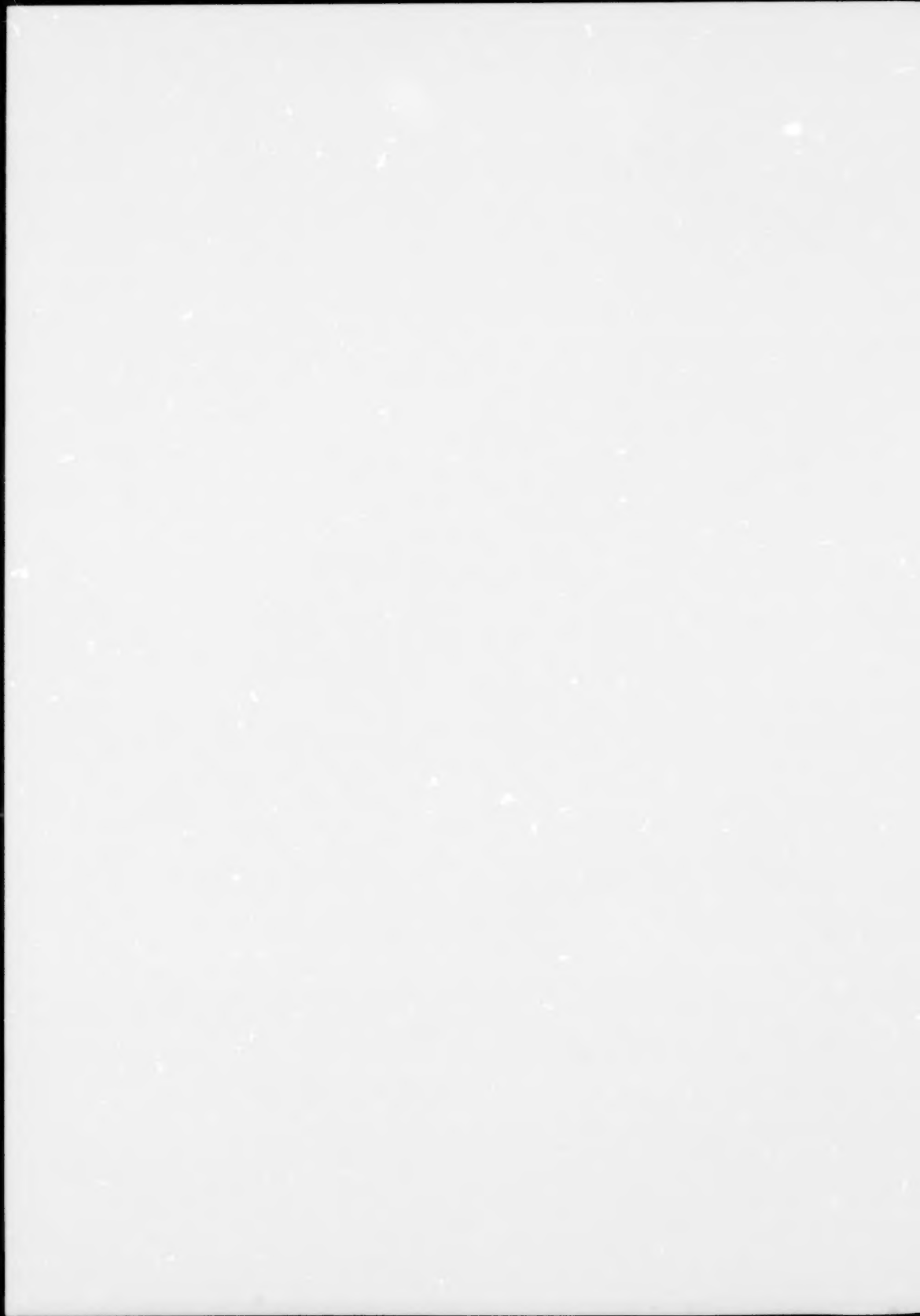
I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1985.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1984 Report.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'W. Bennett Campbell', with a stylized flourish at the end.

W. Bennett Campbell
Superintendent of Insurance



PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1985

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. I - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	I
Actra Fraternal Benefit Society	LS
Aegon Insurance Company (U.K.) Limited	FO
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
The Albion Insurance Company of Canada	FASO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Alliance Mutual Life Insurance Company	LS
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LSO
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	I
Atlantic Mutual Life Assurance Company	LS
Bankers Life & Casualty Company	LS
The Boiler Inspection and Insurance Company of Canada	FO
Buffalo Insurance Company	AO
CIGNA Insurance Company of Canada	FASO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian Foresters Life Insurance Society	I
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO

The Century Insurance Company of Canada	FASO
Chateau Insurance Company	FASO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	I
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	FO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operators, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis General Insurance Company	FASO
Cumis Life Insurance Company	LS
The Dominion of Canada General Insurance Company	1 FASO
The Dominion Insurance Corporation	FASO
The Dominion Life Assurance Company	LS
Eagle Star Insurance Company Limited	O
Eaton Bay Insurance Company	FASO
Eaton Life Assurance Company	LS
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	I
Elite Insurance Company	FASO
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
The Employers Insurance of Wausau, A Mutual Company	FASO
Employers Reinsurance Corporation	O
English and American Insurance Company Limited	FO
The Excelsior Life Insurance Company	LS
Fidelity Life Assurance Company	L
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FASO
First North American Insurance Company	LS
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	FAO

The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Gibraltar General Insurance Company	FASO
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	I
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Le Groupe Desjardins Assurances generales (Discontinuing)	FASO
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Halifax Insurance Company	FASO
Halifax Life Insurance Company	LS
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Highland Group Insurance Ltd.	FA
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Life Insurance Company of Canada	LS
INA Life Insurance Company of North America	LS
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian General, Insurance Company Inc.	FASO
The Laurentian Mutual Insurance Company	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
The London Assurance (Discontinuing)	FASO
London-Canada Insurance Company	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	F
MIC Life Insurance Corporation	LS
The Manufacturers Life Insurance Company	LS
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Mission American Insurance Company	FAO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan Life Insurance Company	LSO
Metropolitan Life Insurance Company of Canada	LS

Midland Insurance Company.....	FAO
Montreal Life Insurance Company.....	I
Mony Life Insurance Company of Canada.....	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada.....	LS
Mutual of Omaha Insurance Company	LS
National Fidelity Life Assurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company.....	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company.....	LS
North American Life & Casualty Company	LS
Northumberland General Insurance Company.....	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	I
Nova Scotia General Insurance Company.....	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	L
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada.....	I
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
Prudasco Insurance Company	FASO
Prudential of America General Insurance Company (Canada)	FAO
The Prudential Assurance Company of England	
Property and Casualty (Canada).....	FASO
The Prudential Assurance Company Limited.....	I FASO
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
Reliable Life Insurance Company	LS
Reliance Insurance Company.....	FASO
Royal Insurance Company of Canada	FASO
St. Paul Fire and Marine Insurance Company.....	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford.....	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
La Societe d'assurance des Caisses Populaires.....	I
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company	L

The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company.....	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company.....	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited.....	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company Limited	FAO
Transamerica Life Insurance Company of Canada	L
Transamerica Occidental Life Insurance Company of Canada.....	LS
Transit Insurance Company	FAO
Transport Insurance Company.....	ASO
The Travelers Indemnity Company.....	FASO
Travelers Indemnity Company of Canada.....	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
USF&G Insurance Company of Canada	FASO
Unifund Assurance Company	FASO
Union of Canada Life Insurance	L
Union Mutual Life Insurance Company	LS
Unionmutual Stock Life Insurance Company of America.....	LS
United Canada Insurance Company.....	FAO
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
Wellington Insurance Company.....	FASO
The Wawanesa Mutual Insurance Company.....	FASO
The Wawanesa Mutual Life Insurance Company	LS
Westbury Life Insurance Company.....	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited.....	FAO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND POLICY HOLDERS SECURITY FUND

Year Ended December 31, 1985

	1985	1984
UNDERWRITING INCOME		
Premiums	\$ 436,537	\$ 364,510
Less reinsurance premiums		(31,801)
Increase (decrease) in unearned premiums	39,414	
	<u>475,951</u>	<u>332,709</u>
	3,125,201	2,844,002
EXPENSES		
Administration	599,483	581,986
Agents' commissions	517,870	519,217
Centennial	84,165	
Depreciation	22,308	17,336
Fire prevention tax	27,009	23,825
Loss prevention	64,583	27,600
Losses incurred	1,989,131	2,151,576
Less reinsurance recoveries	<u>1,343</u>	<u>177,521</u>
	1,987,788	1,974,055
Net commission income	<u>3,303,206</u>	<u>3,144,019</u>
	15,714	56,348
	<u>3,287,492</u>	<u>3,087,671</u>
	(162,291)	(243,669)
Net underwriting loss		
OTHER INCOME		
Net interest	774,468	726,723
Net office rental	328	2,506
Gain on sale of investments		59,996
	<u>774,796</u>	<u>789,225</u>

Income before policy dividends and extraordinary item	612,505	545,556
Policy dividends	180,000	
Income before extraordinary item	432,505	545,556
Extraordinary item — education trust expense	432,505	100,000
Net income		445,556
Policy holders security fund, beginning of year	4,605,713	4,160,157
Policy holders security fund, end of year	\$ 5,038,218	\$ 4,605,713

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1985

ASSETS

	1985	1984
Cash		\$ 47,062
Receivables	\$ 233,656	286,022
Prepaid items	90,436	11,976
Deferred premium acquisition expenses	265,209	259,691
Investments	7,248,135	6,390,611
Land, building and equipment	189,232	174,676
	<u>\$ 8,026,668</u>	<u>\$ 7,170,038</u>

LIABILITIES

Bank indebtedness	\$ 176,734	\$ 192,001
Payables and accruals	234,959	517,385
Claims payable	502,404	
Policy dividends payable	180,000	
Unearned premiums	1,894,353	1,854,939
	<u>\$ 2,988,450</u>	<u>\$ 2,564,325</u>

EQUITY

Policyholders security fund	5,038,218	4,605,713
	<u>\$ 8,026,668</u>	<u>\$ 7,170,038</u>

HIGHLAND GROUP INSURANCE LIMITED
Head Office: Summerside, P.E.I.
INCORPORATED 1973
STATEMENT OF INCOME AND RETAINED EARNINGS
For the Year Ended December 31, 1985

	1985	1984
	\$	\$
Gross premiums	63,438	58,138
Less: Increase in unearned premiums	1,307	956
Reinsurance premiums	1,888	1,375
	<u>60,243</u>	<u>55,807</u>
Underwriting expenses		
Administrative	21,823	28,176
Fees, licenses and taxes	1,590	1,937
Losses incurred	8,978	1,998
	<u>32,391</u>	<u>32,111</u>
	27,852	23,696
	40,984	39,401
	<u>68,836</u>	<u>63,097</u>
Investment income	17,542	16,589
Income before income taxes	51,294	46,508
Income taxes	61,125	14,617
Net income	<u>\$ 112,419</u>	<u>\$ 61,125</u>
Retained earnings, beginning of year		
Retained earnings, end of year		

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1985
ASSETS

	1985	1984
Cash		\$ 106,567
Receivables	\$ 12,968	13,847
Prepaid expenses	400	1,250
Investments	412,871	261,600
	<u>\$ 426,239</u>	<u>\$ 383,264</u>

LIABILITIES

Bank indebtedness	\$ 6,326	\$ 1,000
Payables and accruals - parent company	1,285	16,246
Income taxes payable	7,611	17,246
	<u>15,154</u>	<u>13,847</u>
Unearned premiums		
Deferred income taxes	4,055	4,046

SHAREHOLDERS' EQUITY

Capital stock	287,000	287,000
Retained earnings	112,419	61,125
	<u>399,419</u>	<u>348,125</u>
	<u>\$ 426,239</u>	<u>\$ 383,264</u>

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1985

Other Than Life	Direct Premium Written	Direct Claims Paid	Ratio
Property	\$ 15,023,640	\$ 7,990,288	53.13
Automobile	19,713,818	19,205,547	97.42
Accident & Sickness	12,982,991	9,958,927	71.92
All Other Classes	3,965,504	2,385,485	60.15
TOTAL (a)	51,685,953	39,540,247	76.50
LIFE INSURANCE (including annuities)			
	25,890,725	4,011,957 Death Claims 99,583 Disability Claims 259,701 Matured Endowments 84,320 Total Annuity Payments 1,983,413 Surrender Values 2,983,815 Dividends Unclassified	
TOTAL (b)	25,890,725	9,412,789	36.35
GRAND TOTAL (a) (b)	77,576,678	48,953,036	63.10

**COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES**

1984

Other Than Life	Direct Premium Written	Direct Claims Paid	Ratio
Property	13,284,464	5,797,809	43.64
Automobile	18,100,633	16,209,490	89.55
Accident & Sickness	11,467,615	8,248,507	71.93
All Other Classes	2,772,273	1,965,679	70.90
TOTAL (a)	45,624,985	32,221,485	70.62
LIFE INSURANCE (including annuities)			
	21,770,324	2,866,729	Death Claims
		62,850	Disability Claims
		277,797	Matured Endowments
		40,506	Total Annuity Payments
		1,968,612	Surrender Values
		2,554,390	Dividends
			Unclassified
TOTAL (b)	21,770,324	7,764,884	35.67
GRAND TOTAL (a) (b)	67,395,309	39,986,369	59.33

TABLE "A"

LIFE INSURANCE
Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1984		New Issued and Other Additions in 1985		Policies in Force End of 1985	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	52	4,956,500	20	3,330,500	72	8,287,000
The Acadia Life Insurance Company	33	749,031	3	155,291	36	904,322
The Acadia Fraternal Benefit Society	23	157,500	14	98,000	37	255,500
Aetna Life Insurance Company	1	5,000			1	5,000
Aetna Life Insurance Company of America	842	2,691,322	557	909,199	1,399	3,600,521
Alexander Hamilton Life Insurance Company	7	406,092		57,983	7	464,075
Alliance Mutual Life Insurance Company	1	10,000			1	10,000
Allstate Life Insurance Company	55	832	37	434	92	1,266
Allstate Life Insurance Company of Canada		614,303				614,303
Allstate Life Insurance Company of Florida	49	4,873,000	18	2,173,712	67	7,046,712
American Bankers Life Assurance Company	532	12,482,981	73	5,356,197	605	17,839,178
American Life Insurance Company	210	38,623	136	17,105	346	55,728
Assumption Mutual Life Insurance Company						
Atlantic Mutual Life Assurance Company						
Bankers Life & Casualty Company	2,620	138,327,857	290	26,958,422	2,910	165,286,279
The Canada Life Assurance Company	42	279,271	1	51,973	43	331,244
Canadian Foresters Life Insurance Society	1,192	85,971,045	1,400	29,978,980	2,592	115,950,025
Canadian General Life Insurance Company	21	87,065	18	139,375	39	226,440
Chrysler Life Insurance Company of Canada	64	2,673,857	11	1,124,724	75	3,798,581
The Citidel Life Assurance Company						
College Retirement Equities Fund	3	133,220	1	50,000	4	183,220
Colonia Life Insurance Company		120,000				120,000
Combined Insurance Company of America	815	22,637,296	385	15,194,438	1,200	37,831,734
Commercial Union Life Assurance Company of Canada	1,131	85,036,984	4	18,992,887	1,135	104,029,871
Confederation Life Insurance Company	1	25,000			1	25,000
Constellation Assurance Company						
Continental Assurance Company		834,173		358,597		1,192,770
Co-operators, Mutual Life Insurance Society	3,656	55,733,907	1,888	18,645,444	5,544	74,379,351
Co-operators Life Insurance Company						

TABLE "A"

LIFE INSURANCE
Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1984		New Issued and Other Additions in 1985		Policies in Force End of 1985	
	No.	Amount	No.	Amount	No.	Amount
The Credit Life Insurance Company	361	31,850,842	10	(16,510,187)	371	15,340,655
Crown Life Insurance Company	261	33,531,263	27	3,263,838	288	36,795,101
Cumis Life Insurance Company	65	478,378		222	65	479,100
Cuna Mutual Insurance Society						
The Dominion of Canada General Insurance Company	7	1,172,288		22,165	7	1,194,453
The Dominion Life Assurance Company	1,181	48,509,491	39	17,584,128	1,220	66,093,619
Eaton Life Assurance Company	224	8,930,920	(11)	(207,499)	213	8,723,421
Electrical Workers' Benefit Association	90	180,000	8	16,000	98	196,000
The Empire Life Insurance Company	1,239	16,468,031	10	94,716	1,249	16,562,747
The Equitable Life Insurance Company of Canada	26	19,949,256	3	53,934	29	20,003,190
The Excelsior Life Insurance Company	578	63,597,982	2	1,056,267	580	64,654,249
Fidelity Life Assurance Company	13	2,355,600	1	460,625	14	2,816,225
Financial Life Assurance Company of Canada	3	384,788			3	384,788
Fireman's Fund American Life Insurance Company						
First North American Insurance Company						
Ford Life Insurance Company		1,729,833		698,243		2,428,076
General American Life Insurance Company	1	50,000			1	50,000
Gerling Global Life Insurance Company	45	339			45	339
Glacier National Life Assurance Company	2	5,848		231	2	6,079
Globe Life Insurance Company	152	352,202	1	18,931	153	371,133
The Grand Orange Lodge of British America - Benefit Fund	1,326	159,814,257	74	18,728,815	1,400	178,543,072
The Great-West Life Assurance Company						
Halifax Life Insurance Company	97	3,144,814	6	282,415	103	3,427,229

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1984		New Issued and Other Additions in 1985		Policies in Force End of 1985	
	No.	Amount	No.	Amount	No.	Amount
The Prudential Insurance Company of America	4,807	112,675,408	777	21,347,154	5,584	134,022,562
The Prudential Life Assurance Company of England (Canada)						
Reliable Life Insurance Company	18	11,317,217	4	9,284,203	22	20,601,420
Royal Life Insurance Company of Canada	2	539,200	1	100,000	3	639,200
Royal Life Insurance Limited	30	476,557	6	224,657	36	701,214
Safeguard Life Assurance Company	4	44,986	1	40,403	5	85,389
Seaboard Life Insurance Company			2	94,417	2	94,417
La Societe D'Assurance Des Caisses Populaires						
The Sovereign Life Assurance Company	129	5,455,131	5	374,119	134	5,829,250
The Standard Life Assurance Company	717	21,109,447	35	2,311,963	752	23,421,410
Sun Alliance and London Assurance Company Limited	169	9,686,600	43	2,754,575	212	12,441,175
Sun Life Assurance Company of Canada	4,288	158,277,579	641	33,861,784	4,929	192,139,363
Teachers Insurance and Annuity Association of America	2	89,614			2	89,614
Toronto Mutual Life Insurance Company	57	624,299		106	57	624,405
Transamerica Life Insurance Company of Canada	253	27,857,126	53	5,305,809	306	33,162,935
Transamerica Occidental Life Insurance Company of Canada	303	10,365,346	4	2,282,299	307	12,647,645
The Travelers Insurance Company	14	5,795,292		3,718,176	14	9,513,468
Travelers Life Insurance Company of Canada	14	5,215,650	(3)	4,737,490	11	9,953,140
Union of Canada Life Insurance						
Union Mutual Life Insurance Company	1	5,000			1	5,000
Unionmutual Stock Life Insurance Company of America						
United of Canada Life Insurance	4	25,450			4	25,450

The Wawanesa Mutual Life Insurance Company	269	12,059,890	45	3,080,757	314	15,140,647
Westbury Life Insurance Company	2	20,000	20	2,290,031	22	2,310,031
The Western Life Assurance Company	25	1,329,120	2	199,000	27	1,528,120
Zurich Life Insurance Company of Canada	40	5,295,758	10	2,298,641	50	7,594,399
TOTALS	51,376	2,069,302,241	9,406	426,721,603	60,782	2,496,023,844

TABLE "B"

LIFE INSURANCE
Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance		Direct Considerations for Annuities		Total Direct Premium Income and Considerations
	Ordinary	Group	Ordinary	Group	
Abbey Life Insurance Company of Canada	39,388				39,388
The Acadia Life Insurance Company	6,128		1,181		7,309
* ** Actra Fraternal Benefit Society					11,059
Actna Life Insurance Company	581				581
Alexander Hamilton Life Insurance Company of America		27,032			27,032
Alliance Mutual Life Insurance Company	1,022	1,072			2,094
Allstate Life Insurance Company	199				199
Allstate Life Insurance Company of Canada	7,917	52	687		8,656
American Bankers Life Assurance Company of Florida		2,615			2,615
American Life Insurance Company	16,548				16,548
Assumption Mutual Life Insurance Company	115,066	7,291	17,865	9,767	149,989
Atlantic Mutual Life Assurance Company	57,202	139,633			196,835
Bankers Life & Casualty Company					
The Canada Life Assurance Company	943,559	238,610	1,074,358	59,540	2,316,067
* ** Canadian Foresters Life Insurance Society					33,860
Canadian General Life Insurance Company	224,538	59,542			284,080
Chrysler Life Insurance Company of Canada		2,016			2,016
The Citadel Life Assurance Company	9,473	11,531	515		21,519
College Retirement Equities Fund					
Colonia Life Insurance Company	758				758
Combined Insurance Company of America	15	475			490
Commercial Union Life Assurance Company of Canada	55,917	96,666	79,154		231,737

Confederation Life Insurance Company	103,878	294,504	398,382	5,009	5,009	403,391
Constellation Assurance Company	311		311			311
Continental Assurance Company						7,610
Co-operators, Mutual Life Insurance Society	1,011	6,599	7,610	132,869	248,871	692,286
Co-operators Life Insurance Company	224,009	86,537	310,546			
The Credit Life Insurance Company						235,709
Crown Life Insurance Company	40,290	34,619	74,909	157,587	3,213	284,360
Cumis Life Insurance Company	23,151	169,199	192,350	1,201	90,809	92,010
Cuna Mutual Insurance Society	5,635		5,635			5,635
The Dominion of Canada General Insurance Company	1,196	3,302	4,498	64,586		69,084
The Dominion Life Assurance Company	228,555	92,692	321,247	440,435		761,682
Eaton Life Assurance Company	22,226	23,313	45,539	386		386
*Electrical Workers' Benefit Association			1,044			1,044
The Empire Life Insurance Company	159,074	19,568	178,642	76,512		255,154
The Equitable Life Insurance Company of Canada	7,657	70,667	78,324			78,324
The Excelsior Life Insurance Company	151,039	182,756	333,795	169,291	400	503,486
Fidelity Life Assurance Company	5,009	2,030	7,039	75		7,114
Financial Life Assurance Company of Canada		(267)	(267)			(267)
*Fireman's Fund American Life Insurance Company			4,276			4,276
*First North American Insurance Company			88			88
Ford Life Insurance Company		6,083	6,083			6,083
General American Life Insurance Company						1,711
Gerling Global Life Insurance Company	1,711		1,711			1,671
Glacier National Life Assurance Company	64	1,607	1,671			1,133
Globe Life Insurance Company	1,133		1,133			
*The Grand Orange Lodge of British America - Benefit Fund			12,645			12,645
The Great-West Life Assurance Company	309,354	288,830	598,184	289,134	383,117	1,270,435
Halifax Life Insurance Company	17,622		17,622			17,622
INA Life Insurance Company of Canada						
INA Life Insurance Company of North America						2,233,966
The Imperial Life Assurance Company of Canada	1,908,080	95,648	2,003,728	230,238	230,238	5,376
Industrial Life Insurance Company		5,376	5,376			

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance		Direct Considerations for Annuities		Total Direct Premium Income and Considerations
	Ordinary	Group	Ordinary	Group	
John Alden Life Insurance Company	1,107	524	1,631	45	1,676
John Hancock Mutual Life Insurance Company					
*Knights of Columbus.....			215,093		215,093
The Laurentian Mutual Insurance Company	1,051		1,051		1,051
Laurier Life Insurance Company	59,178	1,032	60,210		60,210
London Life Insurance Company	236,456	40,277	276,733	9,782	286,515
MIC Life Insurance Corporation		14,474	14,474		14,474
The Manufacturers Life Insurance Company	190,326	11,674	202,000	177,798	336,690
The Maritime Life Assurance Company	219,152	230,420	449,572	85,872	514,488
Metropolitan Life Insurance Company	139,301	119,033	258,334	576	235,615
Metropolitan Life Insurance Company of Canada				52,393	52,393
Montreal Life Insurance Company	3,349		3,349		3,349
Mony Life Insurance Company of Canada	41,173		41,173	643,296	684,469
The Mutual Life Assurance Company of Canada	1,978,263	115,018	2,093,281	977,739	2,550,172
Mutual of Omaha Insurance Company	302,469	8,494	310,963	693	4,643,453
National Fidelity Life Insurance Company					311,656
The National Life Assurance Company of Canada	56,559	129,696	186,255		186,255
New York Life Insurance Company	33,431	85,478	118,909		118,909
New York Life Insurance Assurance of Canada					
North American Life Assurance Company	138,002	51,727	189,729	31,131	125,356
North American Life & Casualty Company	2,175		2,175		315,085
The North West Life Assurance Company of Canada	3,749		3,749		2,175
Norwich Union Life Insurance Society	6,464	1,281	7,745	73,391	3,749
					81,136

Old Republic Life Insurance Company	(1,230)	(1,230)	(1,230)
The Order of United Commercial Travelers of America ..			
Pioneer Life Assurance Company	1,563	1,563	1,563
The Paul Revere Life Insurance Company	1,877	3,805	5,682
Pennsylvania Life Insurance Company	5,674	3,746	9,420
Principal Life Insurance Company of Canada			
Provident Alliance Life Insurance Company		69,065	69,065
The Prudential Assurance Company Limited	68,130	904,809	12,378
The Prudential Insurance Company of America	1,255,575	104,507	228,205
The Prudential Life Assurance Company			
of England (Canada)	20,825	20,825	77,550
			82,220
			103,045
Reliable Life Insurance Company	4,756	28,730	33,486
Royal Life Insurance Company of Canada	4,643		4,643
Royal Life Insurance Limited	4,485	157	4,642
The Safeguard Life Assurance Company	361	361	361
Seaboard Life Insurance Company	212	212	212
La Societe d'assurance des Caisses Populaires			
The Sovereign Life Assurance Company	34,930	34,930	48,828
The Standard Life Assurance Company	214,053	1,408	616,339
*State Farm Life Insurance Company	45,220	545	5,577
Sun Alliance and London Assurance Company Limited ..	1,265,749	259,733	45,765
Sun Life Assurance Company of Canada			2,940,179
Teachers Insurance and Annuity Association of America ..	567	567	7,176
Toronto Mutual Life Insurance Company	5,754	5,754	5,754
Transamerica Life Insurance Company of Canada	85,614	85,614	87,988
Transamerica Occidental Life Insurance			
Company of Canada	50,923	8,889	59,812
The Travelers Insurance Company	1,487	1,210	2,697
Travelers Life Insurance Company of Canada	2,084	19,608	21,692
Union of Canada Life Insurance			
Union Mutual Life Insurance Company	909	909	909
Unionmutual Stock Life Insurance Company			
of America			
United of Omaha Life Insurance Company	189	189	189

TABLE "B"

LIFE INSURANCE
Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance		Direct Considerations for Annuities		Total Direct Premium Income and Considerations
	Ordinary	Group	Ordinary	Group	
The Wawanesa Mutual Life Insurance Company	66,799		33,972		100,771
Westbury Life Insurance Company	3,084	210			3,294
The Western Life Assurance Company	6,369				6,369
Zurich Life Insurance Company of Canada	6,447	16,675	205,191		228,313
*Direct Premium Income Insurance					
**Direct Considerations for Annuities					
TOTALS					
		1-244,504			
		A-39,138	11,238,975	4,221,418	15,704,897
			6,362,778	3,783,912	10,185,828
					25,890,725

Note: Companies marked with an * or ** do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada.....	O						50	50
The Acadia Life Insurance Company	O							
Acra Fraternal Benefit Society	O							
Aetna Life Insurance Company	O	69						69
Alexander Hamilton Life Insurance Company of America.....	O	41,049				215	479	41,049
Alliance Mutual Life Insurance Company	O	63						757
Allstate Life Insurance Company	O					1,903		1,693
Allstate Life Insurance Company of Canada	O	(214) 4						603
American Bankers Life Assurance Company of Florida	O	603						
American Life Insurance Company	O					19,900		23,900
Assumption Mutual Life Insurance Company	O	4,000						
Atlantic Mutual Life Assurance Company	O	915 59,674						60,589

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Bankers Life & Casualty Company	O G							
The Canada Life Assurance Company	O G	158,886		85,416		224,568	263,673	
Canadian Foresters Life Insurance Society	O G	295,990	1,031		13,020		3,302	1,032,866
Canadian General Life Insurance Company	O G	180						13,020
Chrysler Life Insurance Company of Canada	O G	147,688					14,513	162,381
The Citadel Life Assurance Company	O G	51						51
College Retirement Equities Fund	O G	6,264		5,000		3,662	949	15,875
Colonia Life Insurance Company	O G						24	
Combined Insurance Company of America	O G							24
Commercial Union Life Assurance Company of Canada	O G	10,883				1,632	770	22,835
Confederation Life Insurance Company	O G	9,550						
Constellation Assurance Company	O G	43,605		36,424		83,081	85,445	
Company	O G	240,245					38,101	526,901

TABLE "C"

LIFE INSURANCE
Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
First North American Insurance Company	O							
Ford Life Insurance Company	G							
General American Life Insurance Company	O							
Gerling Global Life Insurance Company	O						313	313
Glacier National Life Assurance Company	O							
Globe Life Insurance Company	O							
The Grand Orange Lodge of British America - Benefit Fund	G				6,651			6,651
The Great-West Life Assurance Company	G	8,074 21,750		3,063		84,145	182,341	299,373
Halifax Life Insurance Company	O			7,000		3,077	120	10,197
INA Life Insurance Company of Canada	O							
INA Life Insurance Company of North America	O							
The Imperial Life Assurance Company of Canada	G	35,618		10,728		226,109	317,319 23,688	613,462

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
New York Life Insurance Company	O	1,197				16,584	16,381	
New York Life Insurance Company of Canada	G	29,132					51,176	114,470
North American Life Assurance Company	O							
North American Life & Casualty Company	G	7,057	100	14,841		79,831	59,717	161,546
The North West Life Assurance Company of Canada	O							
Norwich Union Life Insurance Society	G					881		881
Old Republic Life Insurance Company	O							
The Order of United Commercial Travelers of America	G							
The Paul Revere Life Insurance Company of Canada	O							
Pennsylvania Life Insurance Company	G	(21)						(21)
Pioneer Life Assurance Company	O						811	811
Principal Life Insurance Company of Canada	G				462	570	557	1,589

TABLE "C"

LIFE INSURANCE
Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Union of Canada Life Insurance	O G						894	894
Union Mutual Life Insurance Company	O G							
Unionmutual Stock Life Insurance Company of America	O G					959		959
United of Omaha Life Insurance Company	O G					2,371	1,784	4,155
The Wawanesa Mutual Life Insurance Company	O G							
Westbury Life Insurance Company	O G						128	128
The Western Life Assurance Company	O G						510	510
Zurich Life Insurance Company of Canada	O G							
TOTALS		4,011,957	99,583	259,701	84,320	1,983,413	2,983,815	9,412,789

PROPERTY INSURANCE

	1985				1984			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Loss Ratio %
Aegon Insurance Company (U.K.) Limited	2,000			3,000				
Aetna Casualty Company of Canada	3,000	5,000	166.66					
The Aetna Casualty & Surety Company								
Aetna Insurance Company	7,000			55,000				
Affiliated FM Insurance Company								
The Albion Insurance Company of Canada	10,000	9,610	96.10					
Allendale Mutual Insurance Company	4,000	8,000	200.00	4,000				
Allianz Insurance Company								
Allstate Insurance Company	14,000	9,000	64.28	19,000	(2,000)			
Allstate Insurance Company of Canada	38,000	1,000	2.63	33,000	6,000			18.18
American Bankers Insurance Company of Florida	670,000	611,000	91.19	444,000	64,000			14.41
American Home Assurance Company	2,000			3,000				
The American Road Insurance Company	112	6,759	6,034.82	87,826	5,315			.60
Anglo Canada General Insurance Company								
Argonaut Insurance Company	12,000							
Arkwright-Boston Manufacturers Mutual Insurance Company								
The Boiler Inspection and Insurance Company of Canada		1,000		(1,000)				
CIGNA Insurance Company of Canada	19,000	4,000	21.05					66.67
The Canada Accident and Fire Assurance Company	5,000	5,000	100.00	6,000	4,000			27.59
Canadian General Insurance Company	177,000	87,000	49.15	203,000	56,000			36.34
The Canadian Indemnity Company	487,000	336,000	68.99	421,000	153,000			36.34
Canadian Provincial Insurance Company								
The Canadian Surety Company	128,000	51,000	39.84	111,000	40,000			36.34
Canners Exchange Subscribers at								
Warner Inter-Insurance Bureau	40,000			82,456				
The Casualty Company of Canada	344,000	156,000	45.34	293,000	180,000			61.43
The Century Insurance Company of Canada								
Chateau Insurance Company	4,000				6,000			

PROPERTY INSURANCE (continued)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Chrysler Insurance Company.....	15,000	(1,000)		3,000	2,000	66.67
Chubb Insurance Company of Canada						
The Citadel General Assurance Company.....		1,000			76,000	
The Commerce Group Insurance Company	86,995	19,125	21.98			
Commerce and Industry Insurance Company of Canada		611,000	51.38	1,173,000	268,000	22.85
Commercial Union Assurance Company of Canada.....	1,189,000					
Commercial Union Assurance Company plc				300,000	480,000	160.00
Commonwealth Insurance Company	41,000	23,000	56.09	32,000	11,000	34.38
Constitution Insurance Company of Canada	221,000	27,000	12.21	71,000	58,000	81.69
The Continental Insurance Company.....	2,000					
The Continental Insurance Company of Canada	8,000	3,000	37.50			
The Contingency Insurance Company Limited	1,183,000	835,000	70.58	1,127,000	530,000	47.03
Co-operators General Insurance Company					(2,000)	
Coronation Insurance Company Limited	12,000	9,000	75.00	13,000		
Cumis General Insurance Company				228,000	138,000	60.53
The Dominion of Canada General Insurance Company	228,000	122,000	53.50	8,000	4,000	50.00
The Dominion Insurance Corporation.....		5,000				
Eaton Bay Insurance Company.....	35,000	7,000	20.00	41,000	10,000	24.39
Ecclesiastical Insurance Office plc	54,000	29,000	53.70	40,000	(2,000)	
Economical Mutual Insurance Company	62,000	5,000	8.06	66,000	51,000	77.27
Elite Insurance Company				(2,000)	5,000	
Enneco Insurance Company						
The Employers Insurance of Wausau, A Mutual Company						
English and American Insurance Company Limited.....						
The Fire Insurance Company of Canada (Discontinuing)	5,000	(1,000)		7,000	(5,000)	
Fireman's Fund Insurance Company						
Foremost Insurance Company						

Gan Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	4,000	2,000	50.00			
The General Accident Assurance Company of Canada	954,000	130,000	13.62	477,000	120,000	25.16
General Insurance Corporation of New Brunswick	30,308	2,134	7.04	16,644	1,944	11.68
Gerling Global General Insurance Company	1,439			600		
Gibraltar General Insurance Company	(1,782)	(199)		77,482	66,751	86.15
Gold Circle Insurance Company	16,000	110,000	687.50	13,000	76,000	584.62
Grain Insurance and Guarantee Company	55,000	4,000	7.27	18,000	9,000	50.00
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)		2,076				
Guardian Insurance Company of Canada	311,000	225,000	72.34	280,000	71,000	25.36
Halifax Insurance Company	63,000	1,000	1.58	38,000	(41,000)	
Hanover Insurance Company		1,000		1,000	2,000	200.00
Hartford Fire Insurance Company	1,000			3,000		
Herald Insurance Company	3,000	2,000	66.66	7,000	12,000	171.43
Highland Group Insurance Ltd.	63,438	8,978	14.15	58,138	1,998	3.44
Highlands Insurance Company						
The Home Insurance Company	39,000	7,000	17.94	96,000	36,000	37.50
INA Insurance Company of Canada						
Insurance Company of North America	19,000	24,000	126.31	28,000	16,000	57.14
The Insurance Corporation of Ireland Ltd.	7,000			15,000	33,000	220.00
Jevco Insurance Company						
John Deere Insurance Company of Canada	29,000	17,000	58.62	23,000	8,000	34.78
Kansa General Insurance Company	9,000			6,000		
Kent General Insurance Corporation	92,000	39,000	42.39	97,402	19,859	20.39
Laurentian General Insurance Company Inc.	1,769					
The Laurentian Shield Insurance Company	10,000	7,000	70.00	10,000		
Liberty Mutual Fire Insurance Company	1,000	3,000	300.00			
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company						
Lumbermen Mutual Casualty Company	22,000	22,000	100.00	50,000	5,000	10.00
Lumbermen's Underwriting Alliance	8,000			6,000		
				48,000		

PROPERTY INSURANCE (continued)

	1985				1984			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %		Direct Premium Income	Direct Claims Incurred	Loss Ratio %	
Markel Insurance Company of Canada	95,000	50,000	52.63		22,000	43,000	195.45	
Midland Insurance Company								
Mission American Insurance Company								
Motors Insurance Corporation								
New Hampshire Insurance Company								
New Rotterdam Insurance Company	144,000	5,000	3.47		98,000	4,000	4.08	
Niagara Fire Insurance Company	8,000	2,000	25.00					
Non-Marine Underwriters, Members of Lloyd's, London, England								
North American Company for Property and Casualty Insurance	308,000	114,000	37.01		257,000	65,000	25.29	
Northumberland General Insurance Company	317,000				422,000			
Nova Scotia General Insurance Company	99,000	23,000	23.23		74,000	25,000	33.78	
Old Republic Insurance Company		1,000			1,000			
The Orion Insurance Public Limited Company								
Pacific Employers Insurance Company		30,000				38,000		
The Personal Insurance Company of Canada	2,000	1,000	50.00		2,000	6,000	300.00	
Philadelphia Manufacturers Mutual Insurance Company					(3,000)			
Phoenix Assurance Company of Canada	151,00	34,000	22.51		100,000	35,000	35.00	
Phoenix Assurance Public Limited Company								
The Phoenix Insurance Company	33,000	5,000	15.15		25,000	6,000	24.00	
The Portage La Prairie Mutual Insurance Company	3,601,152	1,989,131	54.95		3,176,711	2,151,576	67.73	
Prince Edward Island Mutual Fire Insurance Company	301,000				3,000			
Protection Mutual Insurance Company								
Prudasco Insurance Company								
Prudential of America General Insurance Company (Canada)								
The Prudential Assurance Company of England Property and Casualty (Canada)	230,000	115,000	50.00		208,000	45,000	21.63	
The Prudential Assurance Company Limited								

Reliance Insurance Company.....	1,000	54,000	5,400.00	2,000	21,000	1,050.00
Royal Insurance Company of Canada.....	1,010,000	475,000	47.02	925,000	135,000	14.59
Security Insurance Company of Hartford.....	4,000	1,000	25.00			
St. Paul Fire and Marine Insurance Company.....	24,000	3,000	12.50	46,000	59,000	128.26
Scottish & York Insurance Company Limited.....	634			(12,469)	366	
Seaboard Surety Company of Canada.....	17,000	(1,000)		18,000	7,000	38.89
Sentry Insurance A Mutual Company.....	18,575	8,826	47.51	35,674		
Simcoe & Erie General Insurance Company.....	2,000					
The Sovereign General Insurance Company.....	585,000	516,000	88.20	606,000	139,000	22.94
The Stanstead and Sherbrooke Insurance Company.....	50,000	25,000	50.00	45,000	9,000	20.00
Sun Alliance Insurance Company.....						
Symons General Insurance Company.....						
The Tokio Marine & Fire Insurance Company Limited.....	145,000	71,000	48.96	166,000	46,000	27.71
Toronto General Insurance Company.....	81,000	39,000	48.14	92,000	25,000	27.17
Traders General Insurance Company.....						
Trafalgar Insurance Company Limited.....						
Transit Insurance Company.....		4,000		19,000	24,000	126.32
Transport Insurance Company.....	3,000	33,000	1,100.00	30,000	14,000	46.67
The Travelers Indemnity Company.....	13,000	25,000	192.30	16,000	10,000	62.50
The Travelers Indemnity Company of Canada.....						
USF & G Insurance Company of Canada.....	38,000	11,000	28.94	3,000	6,000	200.00
Unifund Assurance Company.....	99,000	171,000	172.72	73,000	43,000	58.90
United Canada Insurance Company.....						
United States Fidelity and Guaranty Company.....	96,000	153,000	159.37	5,000	21,000	327.27
United States Fire Insurance Company.....	2,000	7,000	350.00	5,000	14,000	420.00
Utica Mutual Insurance Company.....						
The Wawanesa Mutual Insurance Company.....	495,000	337,000	69.48	474,000	239,000	50.42
Wellington Insurance Company.....	180,000	23,000	12.77	70,000	(48,000)	
The Yasuda Fire and Marine Insurance Company, Limited.....						
Zurich Insurance Company.....	24,000	78,000	325.00	16,000	5,000	31.25
TOTALS.....	15,023,640	7,990,288	53.13	13,284,464	5,797,809	43.64

AUTOMOBILE INSURANCE

	1985				1984			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred
Aetna Casualty Company of Canada.....	5,000	(1,000)		(2,000)	5,000			
The Aetna Casualty & Surety Company.....					2,000			
Aetna Insurance Company.....								
The Albion Insurance Company of Canada.....								
Allianz Insurance Company.....								
Allstate Insurance Company.....	91,000	(37,000)		90,000	171,000	190.00		
Allstate Insurance Company of Canada.....								
American Bankers Insurance Company of Florida.....	83,000	85,000	102.40	67,000	12,000	17.91		
American Home Assurance Company.....	24,000			25,000				
The American Road Insurance Company.....		\$		(1)	(63)			
Anglo Canada General Insurance Company.....								
Argonaut Insurance Company.....								
Buffalo Insurance Company.....								
CIGNA Insurance Company of Canada.....	2,000	2,000	100.00	1,000	1,000	100.00		
The Canada Accident and Fire Assurance Company.....	9,000	(14,000)		(7,000)	(20,000)			
Canadian General Insurance Company.....	375,000	406,000	108.26	548,000	466,000	85.04		
The Canadian Indemnity Company.....	362,000	224,000	61.87	177,000	83,000	46.89		
Canadian Provincial Insurance Company.....	1,000							
The Canadian Surety Company.....	83,000	152,000	183.13	230,000	300,000	130.43		
The Casualty Company of Canada.....	1,192,000	1,043,000	87.50	915,000	523,000	64.17		
The Century Insurance Company of Canada.....		(3,000)			4,000			
Chateau Insurance Company.....	17,000			14,000	13,000	92.86		
Chrysler Insurance Company.....		7,000		1,000	(1,000)			
Chubb Insurance Company of Canada.....		14,000						
The Citadel General Assurance Company.....								
The Commerce Group Insurance Company.....								
Commerce and Industry Insurance Company of Canada.....	2,851,000	2,315,000	81.19	2,840,000	2,444,000	86.06		
Commercial Union Assurance Company of Canada.....								

Commonwealth Insurance Company	150,000	120,000	80.00		3,000	
Constitution Insurance Company of Canada						
The Continental Insurance Company	63,000	34,000	53.96	23,000	8,000	34.78
The Continental Insurance Company of Canada	2,000					
The Contingency Insurance Company Limited	22,000	16,000	72.72			
Co-operators General Insurance Company		4,593,000	109.59	3,893,000	3,892,000	99.97
Coronation Insurance Company Limited	4,191,000					
Cumis General Insurance Company						
The Dominion of Canada General Insurance Company	632,000	524,000	82.91	478,000	303,000	63.39
The Dominion Life Insurance Company					9,000	
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	274,000	208,000	75.91	170,000	124,000	72.94
Elite Insurance Company						
Emeco Insurance Company	1,000	1,000	100.00	(1,000)		
The Employers Insurance of Wausau, A Mutual Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	11,000	7,000	63.63			
The General Accident Assurance Company of Canada	874,000	796,000	91.07	884,000	844,000	95.48
General Insurance Corporation of New Brunswick	84,636	31,716	37.47	53,346	27,045	50.70
Gibraltar General Insurance Company	(6,568)	(4,482)		34,883	181,006	518.89
Gold Circle Insurance Company	53,000	780,000	1,471.69	57,000	945,000	1,657.89
Great American Insurance Company						
The Great Eastern Insurance Company		(981)			6,484	
Le Groupe Desjardins Assurances Generales (Discontinuing)	966,000	754,000	78.05	517,000	275,000	53.19
Guardian Insurance Company of Canada						
Halifax Insurance Company					8,000	
Hartford Fire Insurance Company						
Herald Insurance Company						
Highland Group Insurance Ltd.						
Highlands Insurance Company						
The Home Insurance Company	288,000	206,000	71.52	238,000	144,000	60.50

AUTOMOBILE INSURANCE (continued)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Ideal Mutual Insurance Company.....						
Insurance Company of North America.....						
The Insurance Corporation of Ireland Ltd.....						
Jevco Insurance Company.....						
John Deere Insurance Company of Canada.....						
Kansa General Insurance Company.....	468,000	532,000	113.67	599,710	344,683	57.53
Kent General Insurance Corporation.....						
Laurentian General Insurance Company Inc.....	292					
The Laurentian Shield Insurance Company.....	26,000	23,000	88.46	19,000	6,000	31.58
Liberty Mutual Fire Insurance Company.....	54,000	7,000	12.96	16,000	2,000	12.50
Liberty Mutual Insurance Company.....	2,000	1,000	50.00		1,000	
The London Assurance (Discontinuing).....						
London-Canada Insurance Company.....		(1,000)		4,000	8,000	20.00
London and Midland General Insurance Company.....						
Lumbermens Mutual Casualty Company.....						
Markel Insurance Company of Canada.....	380,000	296,000	77.89	76,000	72,000	94.74
Mission American Insurance Company.....						
Midland Insurance Company.....	14,000	49,000	350.00	13,000		
Motors Insurance Corporation.....						
New Hampshire Insurance Company.....						
New Rotterdam Insurance Company.....	23,000	16,000	69.56			
Niagara Fire Insurance Company.....						
Non-Marine Underwriters, Members of Lloyd's, London, England.....	440,000	298,000	67.72	376,000	181,000	48.14
North American Company for Property and Casualty Insurance.....						

Northumberland General Insurance Company.....	234,000	148,000	63.24	242,000	6,000	58.68
Nova Scotia General Insurance Company.....					142,000	
Old Republic Insurance Company						
Pacific Employers Insurance Company.....						
The Personal Insurance Company of Canada	7,000	1,000	14.28	5,000		
Phoenix Assurance Company of Canada	117,000	71,000	60.68	216,000	221,000	102.31
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	193,000	160,000	82.90	128,000	47,000	36.72
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England						
Property and Casualty (Canada)						
The Prudential Assurance Company Limited	561,000	634,000	113.01	553,000	501,000	90.60
Reliance Insurance Company		(1,000)			11,000	
Royal Insurance Company of Canada	1,379,000	1,286,000	93.25	1,187,000	923,000	77.76
Security Insurance Company of Hartford.....	11,000	7,000	63.63			
St. Paul Fire and Marine Insurance Company				2,000	18,000	900.00
Scottish & York Insurance Company	4,712	187,452	3,978.18	24,695	2,335	9.46
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	44,746	30,837	68.91			
The Sovereign General Insurance Company	4,000	4,000	100.00			
The Stanstead and Sherbrooke Insurance Company				1,000		
Sun Alliance Insurance Company.....	507,000	521,000	102.76	544,000	492,000	90.44
Symons General Insurance Company.....		1,000			2,000	
The Tokio Marine & Fire Insurance Company, Limited.....						
Toronto General Insurance Company	307,000	332,000	108.14	448,000	381,000	85.04
Traders General Insurance Company	171,000	184,000	107.60	249,000	212,000	85.14
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Insurance Company	(8,000)	85,000		212,000	302,000	142.45
The Travelers Indemnity Company	23,000	1,000	4.34	25,000	(3,000)	
Travelers Indemnity Company of Canada	11,000	6,000	54.54	16,000	146,000	912.50
Truck Insurance Exchange						

AUTOMOBILE INSURANCE (continued)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
USF & G Insurance Company of Canada				1,000		
Unifund Assurance Company	365,000	386,000	105.75	284,000	187,000	65.85
United Canada Insurance Company				155,000	185,000	119.35
United States Fidelity and Guaranty Company		1,000		2,000		
United States Fire Insurance Company						
Utica Mutual Insurance Company						
Wellington Insurance Company	343,000	178,000	0.51	11,000	1,000	9.09
The Wawanesa Mutual Insurance Company	1,331,000	1,503,000	112.92	1,446,000	1,047,000	72.41
The Yasuda Fire and Marine Insurance Company, Limited	1,000			(1,000)	(1,000)	
Zurich Insurance Company	19,713,818	19,205,547	97.42	18,100,633	16,209,490	89.55
TOTALS						

ACCIDENT AND SICKNESS INSURANCE

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada				2,805		
Aetna Fraternal Benefit Society						
Aetna Casualty Company of Canada						
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
Aetna Life Insurance Company						
The Albion Insurance Company of Canada						
Alexander Hamilton Life Insurance Company of America						
Alliance Mutual Life Insurance Company	30,296	37,752	124.61	88,399	33,889	38.34
Allianz Insurance Company	9,518	541	5.68	3,156	4,810	152.41
Allstate Insurance Company						
Allstate Insurance Company of Canada	25,000	(10,000)		24,000	(2,000)	
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	7,603	423	5.56	1,319	161	12.21
American Bankers Insurance Company of Florida	22,000	3,000	13.63	6,000	1,000	16.67
American Bankers Life Assurance Company of Florida	1,592			1,514		
American Home Assurance Company	3,000	(1,000)		9,000	1,000	11.11
American Life Insurance Company						
Argonaut Insurance Company	190,271	39,074	20.53	127,040	69,589	54.78
Atlantic Mutual Life Assurance Company						
Bankers Life & Casualty Company						
CIGNA Insurance Company of Canada						
The Canada Accident and Fire Assurance Company						
The Canada Life Assurance Company	211,062	139,239	65.97	223,226	145,348	65.11
Canadian General Insurance Company						
Canadian General Life Insurance Company	100,080	(13,653)		53,480	52,878	98.97
The Canadian Indemnity Company						
Canadian Provincial Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Canadian Surety Company.....						
The Casualty Company of Canada.....						
The Century Insurance Company of Canada.....						
Chateau Insurance Company.....						
Chrysler Insurance Company.....		850				
Chrysler Life Insurance Company of Canada.....						
Chubb Insurance Company of Canada.....	339,000	59,000	17.40	301,000	112,000	37.21
The Citadel General Assurance Company.....	6,449	827	12.82	10,575	3,070	29.03
The Citadel Life Assurance Company.....						
Colonia Life Insurance Company.....	413,638	99,237	23.99	440,001	91,776	20.86
Combined Insurance Company of America.....						
The Commerce Group Insurance Company.....	949	2	.21	937	124	13.23
Commerce and Industry Insurance Company of Canada.....				1,906		
Commercial Travelers Mutual Insurance Company.....	12,000	4,000	33.33	9,000	3,000	33.33
Commercial Union Assurance Company of Canada.....						
Commercial Union Life Assurance Company of Canada.....						
Commonwealth Insurance Company.....						
Confederation Life Insurance Company.....	300,926	222,883	74.06	358,766	108,935	58.24
Connecticut General Life Insurance Company.....	129,966	81,881	63.00	131,311	50,120	38.17
Constellation Assurance Company.....						
Constitution Insurance Company of Canada.....						
Continental Assurance Company.....	5,000			3,000	1,000	33.33
The Continental Insurance Company.....	3,000			4,000		
The Continental Insurance Company of Canada.....						
The Contingency Insurance Company Limited.....						
Co-operators, Mutual Life Insurance Society.....						
Co-operators General Insurance Company.....	230,000	184,000	80.00	225,000	158,000	70.22
Co-operators Life Insurance Company.....	3,057	348	11.38			
Coronation Insurance Company Limited.....						
The Credit Life Insurance Company.....						
Crown Life Insurance Company.....	83,316	57,596	69.12	98,394	2,744	2.79

Cumis General Insurance Company	157,212	35,411	22.52	31,007	12,285	39.62
Cumis Life Insurance Company						
The Dominion of Canada General Insurance Company	9,300	7,770	83.54	6,527	4,927	75.49
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	196,088	141,538	72.18	162,242	148,736	91.68
Eaton Bay Insurance Company						
Eaton Bay Life Assurance Company	15,101	7,775	51.48	16,182	10,391	64.21
Economical Mutual Insurance Company	4,000			4,000		
Elite Insurance Company						
Emco Insurance Company	3,556			2,198		
The Empire Life Insurance Company						
The Employers Insurance of Wausau, A Mutual Company						
The Equitable Life Insurance Company of Canada	6,831	29,130	426.43	5,533	17,654	319.07
The Excelsior Life Insurance Company	125,327	123,899	98.86	122,245	90,451	74.81
Fidelity Life Assurance Company	227			509	130	25.54
Financial Life Assurance Company of Canada						
The Fireman's Fund American Life Insurance Company	4			2,000		
Fireman's Fund Insurance Company						
First North American Insurance Company	88	3,956	4,495.45			
Ford Life Insurance Company	3,147			14,380	200	1.39
Foremost Insurance Company						
The General Accident Assurance Company of Canada						
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Gibraltar General Insurance Company						
Glacier National Life Assurance Company						
Globe Life Insurance Company	20,447	25	0.12	850		
Gold Circle Insurance Company						
Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West Life Assurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)	666,683	321,774	48.26	668,130	237,415	35.53
Guardian Insurance Company of Canada						
Halifax Insurance Company						
Halifax Life Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Hartford Fire Insurance Company	4,000					
Herald Insurance Company						
The Home Insurance Company						
INA Life Insurance Company of Canada				282	141	50.00
INA Life Insurance Company of North America		(54)		98,883	(168,765)	
The Imperial Life Assurance Company of Canada	98,728	275,567		9,763	9,012	92.34
Industrial Life Insurance Company						
Insurance Company of North America						
John Alden Life Insurance Company						
John Deere Insurance Company of Canada		(503)		46		
John Hancock Mutual Life Insurance Company	33					
Knights of Columbus						
Laurentian General, Insurance Company Inc.						
The Laurentian Mutual Insurance Company						
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company	453	44	9.71	1,855	107	5.77
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company	194,175	198,191	102.06	219,679	218,093	99.28
London Life Insurance Company	91,000	20,000	21.97	103,000	5,000	4.85
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company						
MIC Life Insurance Corporation	14,234			3,424		
The Manufacturers Life Insurance Company	43,833	9,486	21.64	20,482	20,682	100.98
Maritime Hospital Service Association	5,467,444	4,458,507	81.54	4,600,174	4,049,377	88.03

The Maritime Life Assurance Company	374,088	321,682	85.99	275,039	111,129	40.40
Market Insurance Company of Canada						
Massachusetts General Life Insurance Company	413			314		
Massachusetts Indemnity & Life Insurance Company	6,339			4,115		
Metropolitan Life Insurance Company	60,997	64,866	106.34	54,515	47,699	87.50
Metropolitan Life Insurance Company of Canada						
Money Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	474,652	1,231,161	259.38	347,065	266,365	76.75
Mutual Life Insurance Company of New York				238		
Mutual of Omaha Insurance Company	488,893	39,413	8.06	404,350	315,770	78.09
National Fidelity Life Assurance Company	6,543			5,911		
The National Life Assurance Company of Canada	152,501	170,904	112.06	192	98,004	51,043.75
New Hampshire Insurance Company						
New York Life Insurance Company	2,297	(258)		2,188	34,697	1,585.79
New York Life Insurance Company of Canada						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England						
North American Company for Property and Casualty Insurance	133,000	62,000	46.61	146,000	50,000	34.25
North American Life Assurance Company						
North American Life & Casualty Company	19,727	(13,331)		49,888	22,711	45.52
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada						
Northern Life Assurance Company of Canada				2,691	1,407	52.29
Old Republic Insurance Company						
Old Republic Life Insurance Company	(1,658)			(5,365)		
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	21,741	12,816	58.94	13,479	3,538	26.25
Pennsylvania Life Insurance Company	203,209	35,224	17.33	181,927	144,791	79.59
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Assurance Public Limited Company						
Provident Alliance Life Insurance Company						
Prudasco Insurance Company						
The Prudential Assurance Company of England, Property and Casualty (Canada)				4,000	2,000	50.00
The Prudential Assurance Company Limited	6,529	987	15.11			
The Prudential Insurance Company of America	179,174	81,950	45.73	191,781	156,925	81.83
The Prudential Life Assurance Company of England (Canada)						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Reliable Life Insurance Company.....	4,251	317	7.45	4,697	185	3.94
Reliance Insurance Company.....	1,000	5,000	500.00	1,000		
Royal Insurance Company of Canada.....						
Safeguard Life Assurance Company.....	6,174	4,580 25	74.18	6,379	3,784	59.32
Seaboard Life Insurance Company.....						
St. Paul Fire and Marine Insurance Company.....						
Security Insurance Company of Hartford.....						
Scottish & York Insurance Company Limited.....	45,000					
La Societe D'assurance des Caisses Populaires Acadiennes.....						
The Sovereign General Insurance Company.....	3,284	6,779	206.42	982	704	71.69
The Standard Life Assurance Company.....	1,000					
The Stanstead and Sherbrooke Insurance Company.....						
Sun Alliance Insurance Company.....	1,375,412	1,440,363	104.72	1,387,392	1,185,866	85.47
Sun Life Assurance Company of Canada.....		1,000				
Symons General Insurance Company.....						
Teachers Insurance and Annuity Association of America.....						
The Tokio Marine & Fire Insurance Company.....						
Toronto General Insurance Company.....				292		
Toronto Mutual Life Insurance Company.....	269					
Traders General Insurance Company.....						
Transamerica Occidental Life Insurance Company of Canada.....	18,526	13,717	74.04	15,582	31,083	199.48
Transport Insurance Company.....						
The Travellers Indemnity Company.....						
Travelers Indemnity Company of Canada.....	3,190	5,747	180.15	2,338	6,071	259.67
The Travelers Insurance Company.....	21,725	38,507	177.24	38,992	24,299	62.32
Travelers Life Insurance Company of Canada.....						
Truck Insurance Exchange.....						

USF & G Insurance Company of Canada					
Unifund Assurance Company				4,431	
Union of Canada Life Insurance				146	
Union Mutual Life Insurance Company	169				90,276
Unionmutual Stock Life Insurance Company of America		(167,292)			
United States Fidelity and Guaranty Company					
United States Fire Insurance Company	1,000				
Utica Mutual Insurance Company					
Wellington Insurance Company					
The Wawanesa Mutual Insurance Company					
The Wawanesa Mutual Life Insurance Company					
Westbury Life Insurance Company	48,818	15,782	32.32	47,780	22,056
The Western Life Assurance Company	84			40	46.16
Zurich Insurance Company					
Zurich Life Insurance Company of Canada	75,010	36,472	48.62	58,565	32,531
TOTALS	12,982,991	9,958,927	76.97	11,467,638	8,248,507
					55.55
					71.92

ALL OTHER CLASSES OF INSURANCE
(Excepting Life, Fire, Automobile, Accident and Sickness
Which are Reported Elsewhere in this Report)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
Aetna Casualty Company of Canada	3,000	(33,000)				
The Aetna Casualty & Surety Company		376,000		5,000		
Aetna Insurance Company						
Affiliated FM Insurance Company						
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company		407		(1,000)		
Allianz Insurance Company						
Allstate Insurance Company	1,000	(28,000)		25,000	5,000	20.00
American Bankers Insurance Company of Florida						
American Bankers Life Assurance Company of Florida						
American Home Assurance Company	941,000	68,000	7.22	664,000	172,000	25.90
The American Road Insurance Company	132	(445)		5,159	2,399	46.50
Anglo Canada General Insurance Company	2,000					
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Alta Surety Company	85,000	(63,000)		79,000	7,000	8.86
The Boiler Inspection and Insurance Company of Canada						
Buffalo Insurance Company						
CIGNA Insurance Company of Canada	121,000	3,000	2.47	13,000	12,000	92.31
The Canada Accident and Fire Assurance Company	3,000	67,000	2,233.33	1,000	(4,000)	
Canadian General Insurance Company	57,000	22,000	38.59	35,000	46,000	131.43
The Canadian Indemnity Company	45,000	129,000	286.66	77,000	38,000	49.35

ALL OTHER CLASSES OF INSURANCE (continued)
(Excepting Life, Fire, Automobile, Accident and Sickness
Which are Reported Elsewhere in this Report)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
GAN Incendie Accidents, Compagnie française d'assurances et de reassurances incendie, accidents, et risques divers.....	2,000			3,000		
The General Accident Assurance Company of Canada.....	94,000	25,000	26.59	64,000	16,000	25.00
General Insurance Corporation of New Brunswick.....	6,717			640		
Gerling Global General Insurance Company.....	933			4,983		
Gibraltar General Insurance Company.....	99	8,592	8,678.88	9,580	(11,385)	
Gold Circle Insurance Company.....						
Grain Insurance and Guarantee Company.....				1,000		
Great American Insurance Company.....	2,000					
The Great Eastern Insurance Company.....						
Le Groupe Desjardins Assurances Generales (Discontinuing).....		(3,200)			14,918	
The Guarantee Company of North America.....	178,000	23,000	9.20	70,000	43,000	61.43
Guardian Insurance Company of Canada.....	250,000			70,000		
Halifax Insurance Company.....	38,000	4,000	10.52	4,000	(4,000)	
Harford Fire Insurance Company.....						
Herald Insurance Company.....	1,000			1,000	1,000	100.00
Highlands Insurance Company.....						
The Home Insurance Company.....	3,000	10,000	33.33	7,000	192,000	2,742.86
Ideal Mutual Insurance Company.....						
Insurance Company of North America.....		2,000		4,000	8,000	200.00
The Insurance Corporation of Ireland Ltd.....	4,000	(1,000)		5,000	1,000	20.00
Jevco Insurance Company.....						
John Deere Insurance Company of Canada.....						

Kansa General Insurance Company	20,000	27,000	135.00	44,000	86,000	195.45
Kent General Insurance Corporation	1,000			1,682		
Laurentian General Insurance Company Inc.	332					
The Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company	1,000	4,000	400.00			
The London Assurance (Discontinuing)		1,000				
London-Canada Insurance Company						
London and Midland General Insurance Company ..						
Lumbermens Mutual Casualty Company	2,000					
Markel Insurance Company of Canada						
Mission American Insurance Company	5,000			1,000	(3,000)	
Metropolitan Life Insurance Company						
Midland Insurance Company						
The Mortgage Insurance Company of Canada						
Motors Insurance Corporation	64,000	16,000	25.00	29,000	74,000	255.17
New Hampshire Insurance Company	60,000	49,000	81.66	55,000	35,000	63.64
New Rotterdam Insurance Company	209,000	95,000	45.45	4,000	7,000	175.00
Niagara Fire Insurance Company	5,000			5,000	1,000	20.00
Non-Marine Underwriters, Members of Lloyd's, London, England ..						
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	64,000	(2,000)		105,000	29,000	27.62
Nova Scotia General Insurance Company						
Old Republic Insurance Company				1,000		
Pacific Employers Insurance Company						
The Personal Insurance Company						
Philadelphia Manufacturers Mutual Insurance Company		6,000			(16,000)	
Phoenix Assurance Company of Canada				3,000		
Phoenix Assurance Public Limited Company	7,000	7,000	100.00	4,000	(4,000)	
The Phoenix Insurance Company	7,000			7,000		
The Portage La Prairie Mutual Insurance Company						
Protection Mutual Insurance Company						
Prudasco Insurance Company	2,000	7,000	350.00	1,000	1,000	100.00
Prudential of America General Insurance Company (Canada)				4,000		

ALL OTHER CLASSES OF INSURANCE (continued)
(Excepting Life, Fire, Automobile, Accident and Sickness
Which are Reported Elsewhere in this Report)

	1985			1984		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Prudential Assurance Company of England						
Property and Casualty (Canada)	43,000	15,000	34.88	34,000	834,000	2,452.94
The Prudential Assurance Company Limited						
The Prudential Life Assurance Company of England (Canada)						
Reliance Insurance Company	2,000	18,000	900.00	3,000	2,000	66.67
Royal Insurance Company of Canada	357,000	405,000	113.44	246,000	17,000	6.91
Security Insurance Company of Hartford	9,000					
St. Paul Fire and Marine Insurance Company	37,000	14,000	37.83	28,000	35,000	125.00
Scottish & York Insurance Company Limited	138,526	103,662	74.83	53,089	22,651	42.67
Seaboard Surety Company						
Seaboard Surety Company of Canada						
Sentry Insurance a Mutual Company	72,765	25,469	35.00	58,140	29,096	50.04
Simcoe & Erie General Insurance Company	1,000	4,000	400.00		2,000	
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company	123,000	113,000	91.86	116,000	31,000	26.72
Sun Alliance Insurance Company						
Sun Life Assurance Company of Canada	3,000	3,000	100.00			
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	47,000	18,000	38.29	28,000	38,000	135.71
Traders General Insurance Company	26,000	10,000	38.46	16,000	21,000	131.25
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Insurance Company				12,000		

The Travelers Indemnity Company.....	1,000	1,000	100.00	20,000	
Travelers Indemnity Company of Canada.....	1,000			2,000	
Truck Insurance Exchange					
USF&G Insurance Company of Canada	12,000			6,000	
Unifund Assurance Company					
United Canada Insurance Company					
United States Fidelity and Guaranty Company	8,000	54,000	675.00	2,000	4,000
United States Fire Insurance Company	12,000	2,000	16.66	7,000	8,000
Utica Mutual Insurance Company					
The Wawanesa Mutual Insurance Company	22,000	6,000	27.27	23,000	
Wellington Insurance Company	16,000	2,000	12.50	35,000	
Western Surety Company	6,000			9,000	4,000
The Yasuda Fire and Marine Insurance Company, Limited					11.43
Zurich Insurance Company	18,000				
TOTALS	3,965,504	2,385,485	60.15	2,772,273	7,000
					1,965,679
					70.90

PROVINCE OF PRINCE EDWARD ISLAND LIST OF INSURANCE AGENTS

Charlottetown, P.E.I.
December 31, 1985

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1986, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

AITKEN, Andrew	Warren Grove	Traders General Insurance Company	A
AITKEN, David P.	Montague	The Acadian Life Insurance Company	IFAS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.	FA
ALLEN, Larry	Central Bedouque	Glen MacKinnon & Son Ltd.	S
ARSENAULT, Gerald R.	Wellington	Combined Insurance Company of America (TERMINATED)	LS
ARSENAULT, Roger J.	Wellington	The Imperial Life Assurance Company of Canada	IFAS
ARSENAULT, Susan	Abram's Village R. R. 3	The Co-operators	S
ATKINSON, Earle N.	Summerside	Combined Insurance Company of America (TERMINATED)	L
BANKS, Tom Lloyd	Summerside	The Great-West Life Assurance Company	LS
BEAIRSTO, W. Boyd	Kensington	The Prudential Insurance Company of America	IFAS
BEATON, Earl L.	Charlottetown	Confederation Life Insurance Company	LFA
BLANCHARD, Gordon J.	Cornwall R. R. 3	W. B. Bearsto Inc.	LFA
BERNARD, Joan E.	Charlottetown	H. L. Sear Insurance Ltd.	FA
BOUDREAU, Florius	Sherwood	Sun Alliance and London Assurance Company Limited	FA
BOUDRAULT, Joseph B.	Vernon Bridge R. R. 2	H. L. Sear Insurance Ltd.	FA
BROWN, Elsie A.	Charlottetown	Hyndman & Company, Limited	S
BURKE, David R.	Charlottetown	Combined Insurance Company of America	S
CALLAGHAN, Louis P.	Cardigan	H. Keller & Associates Ltd.	FA
CAMERON, Pearle	Charlottetown	Hyndman and Company Limited	LS
CAMPBELL, W. Bennett	Cardigan	The Mutual Life Assurance Company of Canada	LS
CAMPBELL, Brent	Murray River	Hyndman and Company Limited	FA
CAMPBELL, George K.	Kensington	Hyndman and Company Limited	FA
CARLTON, Susan	Summerside	The Great-West Life Assurance Company	IFAS
CARR, H. Bennett, CLU	West Royalty	Symons General Insurance Company	F
CARR, Darke	Charlottetown	Prince Edward Island Mutual Fire Insurance Company	LS
CARR, M. Jean	West Royalty	R. E. Ellis & Son Limited	FA
		Mutual of Omaha Insurance Company	FA
		Sun Life Assurance Company of Canada	IFAS
		H. Bennett Carr Insurance Ltd.	FA
		H. Bennett Carr Insurance Ltd.	FA
		H. Bennett Carr Insurance Ltd.	FA

CARRUTHERS, Robert S.	Kensington	The Canada Life Assurance Company	LS
CHAPMAN, Joseph R.	Summerside	Mutual of Omaha Insurance Company	LS
CLARK, Brian	Cornwall R. R.	Don L. Clark Inc.	FA
CLARK, Don L.	Kensington	Prince Edward Island Mutual Fire Insurance Company	FA
		Don L. Clark Inc.	FA
CLARK, Walter	Parkdale	Don L. Clark Inc.	FA
CLEMENTS, Gilbert	Montague	Southern King's Real Estate	FA
COFFIN, John Ross	Souris R. R. 4	The Co-operators	LFAS
COLES, Daniel E.	Winsloe South	Laurentian Shield Insurance Company	LFAS
		The Imperial Life Assurance Company of Canada	LFAS
COMPTON, George H.	Belfast R. R. 1	Hyndman and Company Limited	LFAS
CONEN, W. Allison	Montague	Wawanesa Mutual Life Insurance Company	LFAS
CONEN, Michael A.	Cardigan	Concen Insurance and Real Estate Ltd.	FA
CONNOLLY, Stephen B.	Charlottetown	Sun Life Assurance Company of Canada	FA
CONRAD, Robert G.	Charlottetown	The Canada Life Assurance Company	FA
COOKE, Charles C.	Charlottetown	Transamerica Occidental Life Insurance Company	FA
		Charlie Cooke Insurance Inc.	S
COOKE, Gordon S.	Charlottetown	Charlie Cooke Insurance Inc.	L
COOKE, Jeff	Charlottetown	Charlie Cooke Insurance Inc.	FA
COOKE, Shelly	Charlottetown	Canadian General Life Insurance Company	FA
CRAIG, Blake L. E.	Summerside	The Western Life Assurance Company	FA
		George (Bus) Peake & A. R. McInnis Ltd.	FA
CRANE, Marie	Cardigan R. R. 4	Tri-County Agencies Ltd.	FA
CURRIE, Helen B.	Charlottetown	Hyndman and Company Limited	FA
CURRIE, Winston	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
DAY, Audrey	St. Eleanor's	W. D. Young Ltd.	FAS
DAY, Ivan Gordon	St. Eleanor's	Sun Alliance & London Assurance Company Limited	IFAS
		W. D. Young Ltd.	LS
DEMPSEY, Gordon Allan	St. Eleanor's	The Mutual Life Assurance Company of Canada	L
DEVINE, James Edward	Charlottetown	The Great-West Life Assurance Company	Travel Insurance
DEW, Derek R.	Charlottetown	Morton Dew Ltd. (RESTRICTED)	LS
DICKSON, Alan G.	Millview	Laurier Life Insurance Company	LS
DILLON, George V.	Charlottetown	The Prudential Insurance Company of America	LS
DONALD, Everett L.	Kensington	George (Bus) Peake & A. R. McInnis Ltd.	FA
DOUGAY, Lawson J.	Borden	Combined Insurance Company of America	S
DOUGAY, Morgan	Albany	Combined Insurance Company of America	LS
DOUGAY, Nelson J.	Kinkora	The Imperial Life Assurance Company of Canada	FA
DOYLE, Joyce	Summerside	Charlie Cooke Insurance Inc.	FA
DRANE, Joseph D.	Kinross	The Co-operators	IFAS
DRISCOLL, Wilfred J.	Charlottetown	Atlantic Mutual Life Assurance Company	IFAS
DUFFY, John James	Charlottetown	Commercial Union Assurance Group	L
DUGAS, Boneta N.	Souris	S. A. Fraser Ltd.	FA

DUGGAN, James D.	Kensington R. R. 2	Hyndman and Company Limited	LFAS
DYMENT, K. Earle	Summerside R. R. 3	The Imperial Life Assurance Company of Canada	LS
ELLIS, John K.	Summerside	R. E. Ellis & Son Limited	FAS
FITZPATRICK, John B.	Sherwood	Simcoe Erie Group	FA
FLEMING, John B.	Charlottetown R. R. 1	Mutual of Omaha Insurance Company (TERMINATED)	LS
FOLEY, Paula M.	Alberton	The Mutual Life Assurance Company of Canada	LS
FRAHAR, George J.	Rice Point	The Co-operators	LFAS
FRASER, James K.	Charlottetown	Morton Dew Limited (RESTRICTED)	Travel Insurance
FULL, Dorothy	Charlottetown	Hyndman & Company Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman & Company Limited	FAS
FULLERTON, Eric G.	Cornwall R. R. 4	Hyndman and Company Limited	LS
GALLANT, Brent	Summerside	The Canada Life Assurance Company	LS
GALLANT, Kent	Cavendish	H. Keller & Associates Ltd.	S
GALLANT, J. Stanley U.	Miscouche	The Mutual Life Assurance Company of Canada	LS
GARVEY, Thomas P.	Charlottetown R. R. 5	The Great-West Life Assurance Company	L
GAUDET, James J.	Charlottetown	Sun Life Assurance Company of Canada	LS
GAUNCE, John David	Summerside	The Canada Life Assurance Company	LS
GAY, Reginald G.	Kinlock R. R. 1	Hyndman & Company Limited	L
GENNIS, Margaret	Summerside	J. LeRoy Gallant Insurance Ltd.	FA
GORRILL, Keith	O'Leary	The Co-operators	LFAS
GOSBEE, Victor A.	Murray Harbour	Combined Insurance Company of America	S
GRANT, Edward D.	North Wiltshire R. R. 1	The Imperial Life Assurance Company of Canada	LFAS
		Laurentian Shield Insurance Company	LFAS
HAWES, Orrin Patrick	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HERRING, Marvin G.	Murray Harbour	George (Bus) Peake & A. R. McInnis Ltd.	FA
HEUSDEN, Anthony P.	Cornwall	Mutual of Omaha Insurance Company (TERMINATED)	LS
HEWITT-MACKENZIE, Margaret	Montague R. R. 2	Conceen Insurance and Real Estate Ltd.	FAS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Ltd.	FAS
HICKOX, Roger	Sherwood	H. L. Sear Insurance Ltd.	FA
HIGGINS, Donald K.	Charlottetown	Mutual of Omaha Insurance Company	LS
HIGGINS, Robert D.	Montague R. R. 2	Sun Alliance & London Assurance Company Limited	L
HOGAN, Barry J.	Village Green	The Canada Life Assurance Company	LS
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HOOKEY, Leonard J.	Bunbury	The Co-operators	LFAS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus	L
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company	FA
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS
HUGHES, Dianne	Charlottetown	Unifund Assurance Company	FA
HYNDMAN, Frederick E.	Charlottetown	Hyndman and Company Limited	LFAS
IVES, Stewart G.	Charlottetown	Hyndman and Company Limited	LS

JAMIESON, Andrew JOHNSTON, Peter JOHN, Haveli R.	Charlottetown Charlottetown, R. R. 1 Charlottetown	All-Can Travel (RESTRICTED) Prince Edward Island Mutual Fire Insurance Company Sun Life Assurance Company of Canada	Travel Insurance F LS
KAMEKA, Paul F. KEENAN, Jack A. KELLER, Harold	Elmsdale R. R. 2 Charlottetown Cornwall	Mutual of Omaha Insurance Company (TERMINATED) Sun Life Assurance Company of Canada H. Keller & Associates Ltd.	LS LS LFAS
KELLY, Patrick J. KICKHAM, Thomas J.	Sherwood Souris P.O.	Portage Mutual Insurance Company Pennsylvania Life Insurance Company The Canada Life Assurance Company Prince Edward Island Mutual Fire Insurance Company	LS F
LAMBE, Andrew L. LANDRY, Donald J. LANDRY, Geraldine M. LANGFORD, Marion L. LARKIN, Eugene C. LARSEN, Linda LAWLESS, Joseph V. LING, Victor S. LLEWELLYN, Arnold A.	Winsloe R. R. 1 Tignish Tignish Charlottetown Hunter River R. R. 1 Charlottetown Charlottetown Summerside Charlottetown Parkdale	The Mutual Life Assurance Company of Canada The Co-operators The Co-operators Combined Insurance Company of America (TERMINATED) The Mutual Life Assurance Company of Canada INTRA Linkletter Travel (RESTRICTED) Sun Life Assurance Company of Canada The Empire Life Insurance Company Sun Alliance and London Assurance Company Limited George (Bus) Peake & A. R. McInnis Ltd. Tri-County Agencies Ltd.	LS LFAS FA S LS Travel Insurance LS L LFA FA
LOUGHEED, Robert	Charlottetown	The Great-West Life Assurance Company (TERMINATED) The Mutual Life Assurance Company of Canada (TERMINATED) H. Keller & Associates Ltd. (TERMINATED) INTRA Linkletter Travel (RESTRICTED) Sovereign Life Insurance Company R. E. Ellis & Son Ltd. Hyndman and Company Limited H. L. Sear Insurance Ltd. Combined Insurance Company of America Hyndman and Company Limited The Prudential Insurance Company of America George (Bus) Peake & A. R. McInnis Ltd. The Mutual Life Assurance Company of Canada (TERMINATED) The Sun Life Assurance Company of Canada Crown Life Insurance Company Tri-County Agencies Ltd. Tri-County Agencies Ltd. The Canada Life Assurance Company Wawanesa Mutual Life Insurance Company	L LS S Travel Insurance L FAS LFAS FA S LFAS LS LS FA LS LS LFA FA LS L
MARSHALL, Harry A. MABON, David H. MARTEL, Roger MASON, Diane MATHESON, Mabel M. MILL, Nancy E. MILLAR, Harold MILLAR, James W. MISSAGHIAN, Manocher MITCHELL, Lorne P. MONTY, Mary Jane MORAN, Alban B. MORRIS, Lois P. MORRISON, Charles M. MORRISON, Edward R. MOVAERT, Marcel	Southport Montague Charlottetown Summerside Charlottetown Borden Richmond Cornwall R. R. 2 Sherwood Cornwall Charlottetown Charlottetown Charlottetown Sherwood Charlottetown Montague		
MOVAERT, Persus MURPHY, Elaine E. MUTCH, Robert L.	Montague Southport Summerside		

MURRAY, Gerald W.	Borden R. R. 1	The Mutual Life Assurance Company of Canada	LS
MacADAM, David	Morell	Prince Edward Island Mutual Fire Insurance Company	F
McALEER, J. Wilfred	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McALEER, John W.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MacARTHUR, Dana C.	Summerside R. R. 2	The Dominion Automobile Association	LS
		Westbury Life Insurance Company	LS
McCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
McCLOSKEY, James W.	Souris	The Mutual Life Assurance Company of Canada	LS
MacDONALD, Earl	Borden R. R. 1	Hyndman and Company Limited	FA
MacDONALD, R. Elmer	Borden R. R. 1	Hyndman and Company Limited	LS
MacDONALD, Kent J.	Souris	Sun Life Assurance Company of Canada	LS
MacDONALD, Laverne	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDONALD, Pamela	Souris	H. Keller & Associates Ltd.	FA
MacDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MacDONALD, Victor F.	Charlottetown	Confederation Life Insurance Company	LFA
MacDONALD, Wally	Charlottetown R. R. 1	George (Bus) Peake & A. R. McInnis Ltd.	LS
MacDOUGALL, Peter F.	Cornwall	The Prudential Insurance Company of America	LS
MacFADYEN, Millar	Charlottetown	Mutual of Omaha Insurance Company	LS
McGUIRE, William Patrick	Charlottetown R. R. 7	George (Bus) Peake & A. R. McInnis Ltd.	FA
		Commercial Union Life Assurance Company of Canada	LFA
McINNIS, David C.	Charlottetown	H. L. Sear Insurance Ltd.	FA
McINNIS, Wilbert C.	Sherwood	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacINTYRE, Allen E.	Wilnot	The Canada Life Assurance Company	LS
MacINTYRE, Donald A.	Wilnot	The Imperial Life Assurance Company of Canada	LS
MacINTYRE, Joseph A.	Summerside	The Imperial Life Assurance Company of Canada	LS
McIVER, A. Kathleen	Charlottetown	The Laurentian Shield Insurance Company	LFA
McKENNA, David W.	Summerside R. R. 3	George (Bus) Peake & A. R. McInnis Ltd.	FA
McKENNA, Shawn	Charlottetown	Sun Life Assurance Company of Canada	LS
McKINNON, Cyril G.	Murray River	Combined Insurance Company of America (TERMINATED)	S
		Commercial Union Life Assurance Company of Canada	LFA
McKINNON, Glen	Murray River	Glen MacKinnon & Son Ltd.	FA
McKINNON, Roger	Charlottetown R. R. 7	Glen MacKinnon & Son Ltd.	FA
McKINNON, Ronald B.	Montague	Mutual of Omaha Insurance Company	LS
MacLEOD, Allan	Charlottetown	Sun Alliance & London Assurance Co. Ltd.	LS
MacLEOD, Ann	Charlottetown	Hyndman and Company Limited	FA
MacLEOD, Donald L.	Charlottetown	INTRA Linkletter Travel	Travel Insurance
MacLEOD, Neil R.	Kensington R. R. 6	Sun Life Assurance Company of Canada	LS
MacLEOD, Sterling S.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacLURE, Errol	Sherwood	The Mutual Life Assurance Company of Canada	L
MacLURE, W. Hazen	Montague	Hyndman and Company Limited	FA
MacMURDO, Wallace E.	Murray Harbour North St. Eleanor's	Hyndman and Company Limited Canada Life Assurance Company	LFA LS

McMURRER, Leonard J.	Charlottetown	The Imperial Life Assurance Company of Canada	LFAS
McNAB, Frank	Sherwood	Laurentian Shield Insurance Company	FA
MacNEILL, P. Elaine	Cornwall	Hyndman & Company Limited	
		Cumis Life Insurance Company	
MacNEILL, J. George	Summerside	Cumis General Insurance Company	LFAS
MacNEILL, Wayne E.	Charlottetown	The Imperial Life Assurance Company of Canada	LFAS
MacPHAIL, William F.	Cornwall	Laurentian Shield Insurance Company	LS
MacPHEE, Garth N.	Cornwall	The Mutual Life Assurance Company of Canada	LS
MacPHERSON, Roderick E.	Cornwall R. R. 4	Mutual of Omaha Insurance Company	LFAS
McQUAID, Hilda M.	Elmwood	Hyndman and Company Limited	L
		Crown Life Insurance Company	L
MacSWAIN, Lynn	Morell	Johnson Insurance Limited	FA
		Unifund Assurance Company	
		Commercial Union Assurance Company of Canada	
		S. A. Fraser Ltd.	FA
NEARY, Patrick T.	Charlottetown R. R. 7	The Prudential Insurance Company of America	LS
NEEDHAM, Mark	Wilmet	The Great-West Life Assurance Company	LS
NEWSON, Wayne	North Wiltshire, R.R. 4	Prince Edward Island Mutual Fire Insurance Company	F
NICHOLSON, Dawn P.	Summerside	E. M. Nicholson Insurance Limited	FA
NICHOLSON, Donald B.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
NICHOLSON, E. M.	Summerside	E. M. Nicholson Insurance Ltd.	FA
NICHOLSON, James M.	Hunter River R. R. 1	The Imperial Life Assurance Company of Canada	FA
NIXON, Gordon	Cardigan R. R. 5	The Laurentian Shield Insurance Company	LFAS
NOONAN, Mary P.	Borden R. R. 1	H. Keller & Associates Ltd.	LFAS
		R. E. Ellis & Son Ltd.	FAS
O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
PAQUET, John J.	Charlottetown	The Prudential Insurance Company of America	LS
PAYNTER, Brenda	Borden R. R. 1	R. E. Ellis & Son Ltd.	FAS
PERRY, Terrence E.	Crossroads	Sun Life Assurance Company of Canada	LS
PETERS, Joanne	Tignish	H. Keller & Associates Ltd.	FA
PICARD, Gilbert E. (Ted)	Kensington	The Maritime Life Assurance Company	L
PRICE, Melvin A.	Montague	Dominion Life Assurance Company	L
QUINN, G. Milfred, CLU	Charlottetown	The Mutual Life Assurance Company of Canada	LS
RAMSAY, E. M.	Summerside	E. M. Ramsay Insurance Agency	FA
RAYNER, Marsha	Summerside	W. D. Young Ltd.	FAS
RAYNER, Gary	Charlottetown	Island Travel (RESTRICTED)	
REID, Barrie C.	Charlottetown	Hyndman and Company Limited	Travel Insurance
RICE, Rus A.	Souris	S. A. Fraser Ltd.	FA
		Commercial Union Assurance	FA

RICE, Sally A.	Souris	Commercial Union Life Assurance Company of Canada	L
RICHARD, Roger J.	Charlottetown	Assumption Mutual Life Insurance Company	L
ROBERTSON, Mark	Charlottetown	The Dominion Life Assurance Company	FA
ROCHFORD, John R.	Alberton	The Co-operators	S
ROCKWELL, Lewis	Charlottetown	H. Keller & Associates Ltd.	FA
ROURKE, William	Montague	Tri-County Agencies Ltd.	LS
ROUTLEDGE, John F.	Charlottetown	The Prudential Insurance Company of America	FA
RUSH, Mary C.	Charlottetown	Charlie Cooke Insurance Inc.	LS
RUSSELL, Ronald	Charlottetown	The Mutual Life Assurance Company of Canada	LS
SAINT, Harold C.	Charlottetown	Transamerica Occidental Life Insurance Company	LFA
SAINT, Marjorie J.	Parkdale	Charlie Cooke Insurance Inc.	FA
SHAW, Keith R.	St. Eleanors	Westbury Life Insurance Company	LS
SIMPSON, Bruce	Breadalbane R. R.	The Dominion Automobile Association	F
SMITH, Gerald W.	Charlottetown	Prince Edward Island Mutual Fire Insurance Company	LS
SMITH, Richard W.	Charlottetown R. R. 1	The Imperial Life Assurance Company of Canada	L
SMITH, Winston Edwards	Pownal	The Great-West Life Assurance Company	LS
SOMERS, William B.	Montague	The Mutual Life Assurance Company of Canada	L
STEWART, Errol	O'Leary	Canadian General Life Insurance Company	F
STEVENSON, David C.	Charlottetown	R. E. Ellis & Son Ltd.	FA
STEVENSON, George W.	Cornwall	Stevenson's Insurance Agency Ltd.	LFA
STEWART, Lillian Annette	St. Peters Bay	North American Life Assurance Company	L
SULLIVAN, Guy N.	Wilnot	The Dominion Life Assurance Company	LFA
		Atlantic Mutual Life Assurance Company	LFA
		E. M. Nicholson Insurance Limited	FA
TESSIER, Thomas	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
THOMPSON, Louise	Summerside	E. M. Nicholson Insurance Ltd.	FA
THOMSON, Mrs. Ethel M.	North Tryon	George (Bus) Peake & A. R. McInnis Ltd.	FA
TOMILSON, William H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TOOLE, Michael E.	Charlottetown	The Canada Life Assurance Company	LS
TRAIL, Cameron	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREMER, Charles Winston G.	East Royalty	The Co-operators	LFA
TURNER, Edwin W.	O'Leary	Hyndman and Company Limited	LS
TURNER, Ronald W.	O'Leary	Hyndman and Company Limited	FA
TUTTY, Michael B.	Charlottetown	Transamerica Occidental Life Insurance Company	L
UNDERHAY, Fulton	Bay Fortune	Tri-County Agencies Ltd.	FA
WALKER, J. Sterling	Charlottetown	Charlie Cooke Insurance Inc.	FA
WEDGE, Margaret Ann	Borden	Canadian General Life Insurance Company	LFA
WATERS, Edward W.	Sherwood	M. A. Warren & Associates Limited	LS
		The Prudential Insurance Company of America	LS

WEDLOCK, William	Summerside	Hyndman and Company Limited	LFAS
WEEKS, Lloyd	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
WHELAN, Merrill T.	Charlottetown	Hyndman and Company Limited (TERMINATED)	LS
WHIDDEN, Philip	Charlottetown	Hyndman and Company Limited	FA
WHITE, Dianne	Montague	Hyndman and Company Limited	FA
WHITE, Doug	Winsloe R. R. 2	Combined Insurance Company of America	S
WHITEWAY, Jessie	Murray River	Glen MacKinnon & Son Ltd.	FAS
WIGMORE, Cecil E.	Charlottetown	Charlie Cooke Insurance Inc.	FA
WIGMORE, Esther P.	Kensington	Don L. Clark Inc.	FA
WILLSON, Craig B.	Savage Harbour	Commercial Union Life Assurance Company of Canada	L
WOOD, Irwin	Charlottetown	Hyndman and Company Limited	FA
YOUNKER, Robert E.	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
		The Canada Life Assurance Company	LS

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE ADJUSTERS

LICENSED TO MAY 31, 1986

AS OF DECEMBER 31, 1985

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Probationary	The Co-operators
BLACKADAR, C. Vaughn	Full	Lawson Adjustment Services (1984) Ltd.
BROWN, William K.	Probationary	Commercial Union Assurance
CORCORAN, Geraldine M.	Full	The Co-operators
CRAWFORD, Kenneth Donald	Full	The Co-operators
CROSBY, Gary A.	Full	B. E. MacKay Adjusters Ltd.
DELANEY, Edward J.	Full	Underwriters Adjustment Bureau Limited
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DRISCOLL, Wade F.	Probationary	Crawford & Company Insurance Adjusters Limited
DUFFY, David F.	Probationary	Morden & Helwig Limited
FISHER, Margaret M.	Probationary	Commercial Union Assurance Group
FORSYTHE, Harold E.	Full	Royal Insurance
GEE, William Troy	Full	Lawson Adjustment Services (1984) Ltd.
GORVEATT, Patricia	Probationary	Commercial Union Assurance Group
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HASLAM, A. Velma	Probationary	Morden & Helwig Limited
HIGGINS, James K.	Full	Sun Alliance Insurance
HOGAN, Roger W.	Full	Island Insurance Claims Ltd.
KELLY, Linus M.	Full	Commercial Union Assurance Group
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, Philip	Probationary	The Co-operators
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
McCARRON, J. Ian	Full	Dominion of Canada Group
NICHOLSON, Paul B.	Probationary	Lawson Adjustment Services (1984) Ltd.
O'BRIEN, James Richard	Full	Island Adjustment & Automobile Appraisal Services
PICKARD, Mary M.	Probationary	B. E. MacKay Adjusters Ltd.
PULFER, Johanna	Probationary	The Co-operators
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
ROSS, John B.	Full	Morden & Helwig Limited
SIMPSON, Stewart F.	Full	The Co-operators
SONIER, Lorena May	Probationary	B. E. MacKay Adjusters Ltd.
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WHITTAKER, Bruce A.	Full	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Ltd.